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July 1, 2002

Christopher L. Kearney
621 East Bowman Street
Wooster, Ohio 44691

Re: Jefferson-Pilot Life Insurance Company vs. Christopher L. Kearney
Case No. C-1-02 479

Dear Mr. Kearney:

I represent Jefferson-Pilot Life Insurance Company in the Complaint for Declaratory Judgment, which was filed in United States District Court for the Southern District of Ohio on July 1, 2002. In reviewing your file, it appears that you believe that your monthly benefits should include cost-of-living adjustments. However, based on my review of the language and provisions contained in your policies, it does not appear that you are entitled to cost-of-living adjustments. In order to resolve this difference in policy interpretation, Jefferson-Pilot has asked the United States District Court for the Southern District of Ohio to review the language contained in these policies and to make a declaration as to the parties, rights and obligations pursuant to the policies.

Enclosed with this Complaint for Declaratory Judgment, I am also enclosing a copy of the Civil Cover Sheet; Notice Of Lawsuit And Request For Waiver Of Service Of Summons; and Waiver Of Service Of Summons. As you may note, the Waiver of Service Of Summons indicates that you agree to save the cost of service of a summons and that you gain an additional thirty days within which to file your Answer to the Complaint, provided you return the Waiver of Service of Summons to me within thirty days of July 1, 2002. Hence, the waiver must be returned to me no later than July 31, 2002.

Seeking the Court's opinion on this matter is the most equitable means by which to resolve our differences in policy interpretation. However, you should also know that, notwithstanding the filing of this action, Jefferson-Pilot is still willing to explore with you various options to settle this matter in full. If you are inclined to proceed with settlement negotiations, I would be happy to discuss settlement with you.

Please call me if I may answer any questions for you regarding this matter.

Very truly yours,

A handwritten signature in black ink that reads "Geraldine M. Johnson/jwc".

Geraldine M. Johnson

GMJ/jwc
Enclosures
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